Case 07-17931 Doc 1 Filed 10/01/07 Entered 10/01/07 12:25:53 Desc Main rm 1 (04/07) Document Page 1 of 46 Official Form 1 (04/07)

United States Bankruptcy Court Northern District of Illinois			Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):  Name of Joint Debtor (Spouse) (Last, Berger, Anna L.			t Debtor (Spouse) (Last, First	rst, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc.Sec.No./Complete EIN of than one, state all): 2531	or other Tax ID No. (if more		Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all):			
Street Address of Debtor (No. and Street, City, 438 Meadow Green Lane	and State)	Street Addres	ss of Joint Debtor (No. and St	reet, City, and State		
Round Lake Beach, IL  ZIPCODE 60073				ZIPCODE		
County of Residence or of the Principal Place o	f Business:	County of Re	sidence or of the Principal Pla	ace of Business:		
Mailing Address of Debtor (if different from str	reet address):	Mailing Add	ress of Joint Debtor (if differe	ent from street address):		
	ZIPCODE	-		ZIPCODE		
Location of Principal Assets of Business Debtor	r (if different from street address	above):		ZIPCODE		
Type of Debtor (Form of Organization) (Check one box)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (if debtor is not one of the above entities, check this box and state type of entity below)  Filing Fee (Check one  ✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applic signed application for the court's considerate	cable to individuals only) Must a	ty able) ganization ed States te Code)  Check	the Petition Chapter 7 Chapter 9 Chapter 12 Chapter 13  Natu (Che Debts are primarily of debts, defined in 11 U §101(8) as "incurred I individual primarily f personal, family, or h purpose."  Cone box: Chapter 11 II ebtor is a small business as de	by an or a business debts busineshold		
to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			wed to insiders or affiliates) as all applicable boxes plan is being filed with this p cceptances of the plan were so ore classes, in accordance wit	petition.  olicited prepetiion from one of		
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors						
<u>49, 99 199 999</u> 50	000- 5,001- 10,001- 000 10,000 25,000		0,001- OVER 100,000 100,000			
Estimated Assets	\$100,000 to	\$1 million to				
☐ \$10,000 ☐ \$100,000	\$100,000 to \$1 million	\$100 million	More than \$100 million			
Estimated Liabilities  \$0 to \$50,000 to \$100,000	\$100,000 to St. million	\$1 million to	More than \$100 million			

Official Formals @ 4007-)17931 Doc 1 Filed 10/01/07 Entered 10/01/07 12:25:53 Desc Main B1, Page 2						
Voluntary Pet (This page must be	tition  Document e completed and filed in every case)	Page of Debtor(s): Anna L. Berger				
	All Prior Bankruptcy Cases Filed Within Last 8 Years (	If more than two, attach additional sheet)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner	•	an one, attach additional sheet)			
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10K and 10Q) with	Exhibit A  f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to to of the Securities Exchange Act of 1934 and is requesting r 11)	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.				
Exhibit A is	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	October 1, 2007  Date			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.						
Information Regarding the Debtor - Venue						
₫	(Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
		s as a Tenant of Residential Propert	y			
	Landlord has a judgment for possession of debtor's reside	,	)			
	(Name of landlord or lessor that obtained judgment)					
	(Address	of landlord or lessor)				
	Debtor has included in this petition the deposit with the c period after the filing of the petition.	court of any rent that would become due during	the 30-day			

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### Entered 10/01/07 12:25:53 Desc Main B1, Page 3 Document Rage 3 Ot 46: **Voluntary Petition** Anna L. Berger (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative of a **Recognized Foreign Proceedings** I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief main proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only **one** box.) petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. **X** /s/ Anna L. Berger Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) October 1, 2007 (Date) Signature of Non-Attorney Petition Preparer **Signature of Attorney** I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer X /s/ James T. Magee as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, Signature of Attorney for Debtor(s) and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, **JAMES T. MAGEE 1729446** 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 Printed Name of Attorney for Debtor(s) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any Magee, Negele & Associates, P.C. document for filing for a debtor or accepting any fee from the debtor, as Firm Name required in that section. Official Form 19B is attached. 444 North Cedar Lake Road Address Printed Name and title, if any, of Bankruptcy Petition Preparer Round Lake, Illinois 60073 Social Security Number (If the bankruptcy petition preparer is not an individual, (847) 546-0055 state the Social Security number of the officer, principal, responsible person or Telephone Number partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) October 1, 2007 Date Address **Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or

Printed Name of Authorized Individual Title of Authorized Individual Date

assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Anna L. Berger	Case No
Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: October 1, 2007

Official Form 1, Exh. D (10/06) – Cont.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
<ul> <li>□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Anna L. Berger ANNA L. BERGER

### FORM 6. SCHEDULES

### Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Anna L. Berger	Case No	
	Debtor	(If known)	

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence 438 Meadow Green Lane Round Lake Beach, Illinois	Fee Simple		93,000.00	91,250.00
			93 000 00	

Total )

93,000.00

(Report also on Summary of Schedules.)

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In re	Anna L. Berger	Case No	
	Debtor	(If known)	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.     Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking Account Fifth Third Bank		25.00
Security deposits with public utilities, telephone companies, landlords, and others.      Household goods and furnishings, including audio, video, and computer equipment.		Utility Deposit  Couch, Chair, Television, and Two DVD Players Bedroom Furniture, Washer and Dryer Kitchen Table and Chairs and Kitchen Utensils Stove, Refrigerator and Microwave Home Computer		100.00 390.00 350.00 150.00 225.00 100.00
<ol> <li>Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> <li>Wearing apparel.</li> <li>Furs and jewelry.</li> <li>Firearms and sports, photographic, and other hobby equipment.</li> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> <li>Annuities. Itemize and name each issuer.</li> <li>Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).</li> </ol>	X X	Horse Figure Collection  Wearing Apparel Jewelry  35mm Camera  Cash Surrender Value in Life Insurance		75.00 400.00 250.00 50.00 1,000.00

Document

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In re	Anna L. Berger	Case No.	
	Debtor	(If known)	

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K Plan		30,000.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Ford Tempo [150,500 miles]		2,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

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In re	Anna L	Berger

Debtor

Case No. \_ (If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DESTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(If known)

In re	Anna L. Berger	Casa No	

CHEDIII E C	- PROPERTY CI	AIMED	<b>AS EXEMPT</b>

Debtor claims the exemptions to which debtor is entitled under:

(CI	icek one box)	
	11 U.S.C. § 522(b)(2)	

**Debtor** 

11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence	735 ILCS 5/12-901	15,000.00	93,000.00
Checking Account	735 ILCS 5/12-1001(b)	25.00	25.00
Utility Deposit	735 ILCS 5/12-1001(b)	100.00	100.00
Couch, Chair, Television, and Two DVD Players	735 ILCS 5/12-1001(b)	390.00	390.00
Bedroom Furniture, Washer and Dryer	735 ILCS 5/12-1001(b)	350.00	350.00
Kitchen Table and Chairs and Kitchen Utensils	735 ILCS 5/12-1001(b)	150.00	150.00
Stove, Refrigerator and Microwave	735 ILCS 5/12-1001(b)	225.00	225.00
Horse Figure Collection	735 ILCS 5/12-1001(b)	75.00	75.00
Wearing Apparel	735 ILCS 5/12-1001(a)	400.00	400.00
Jewelry	735 ILCS 5/12-1001(b)	250.00	250.00
35mm Camera	735 ILCS 5/12-1001(b)	50.00	50.00
Cash Surrender Value in Life Insurance	735 ILCS 5/12-1001(h)(3)	1,000.00	1,000.00
401K Plan	735 ILCS 5/12-1006	30,000.00	30,000.00
1993 Ford Tempo [150,500 miles]	735 ILCS 5/12-1001(c)	2,000.00	2,000.00
Home Computer	735 ILCS 5/12-1001(b)	100.00	100.00

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Official Form 6D (10/06)

In re	Anna L. Berger		Case No.	
	Debtor	,		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C §112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURE PORTION, IF ANY
ACCOUNT NO. 6776			Lien: Mortgage					
Citimortgage, Inc. P. O. Box 9442 Gaithersburg, MD 20898			Security: 438 Meadow Green Ln.,Round Lk Bch,IL	curity: 438 Meadow Green		91,250.00	0.00	
			VALUE \$ 93,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached	<u> </u>			Sub	tota	<b>└</b>	\$ 91,250.00	\$ 0.00
continuation sheets attached			(Total o	of th	is pa Fota	ige)	\$ 91,250.00	\$ 0.00

(Report total also on (If applicable, reposition of Schedules) also on Statistical

(Use only on last page)

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6E (4/07)

In re	Anna L. Berger	. Case No.
	Debtor	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Official Form 6E (4/07) - Cont.

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adjustment.

In re Anna L. Berger	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	erman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or were not delivered or provided. 11 U.S.C. § 507(a)(7).	r rental of property or services for personal, family, or household use, that
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	vernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Ins	stitution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors, U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	I
Claims for death or personal injury resulting from the operation of a moto alcohol, a drug, or another substance. 11 U.S.C. $\S$ 507(a)(10).	or vehicle or vessel while the debtor was intoxicated from using

 $\underline{\phantom{a}0\phantom{a}}$  continuation sheets attached

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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Official Form 6F (10/06)

In re _	Anna L. Berger	_,	Case No	
	Dobton		(If known)	

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0036  Arlington Ridge Pathology 520 east 22nd Street Lombard, IL 60148			Balance on Account				34.85
ACCOUNT NO. 0663  Capital One Bank 11013 West Broad Street Glen Allen, VA 23060	_		Balance on Account				460.00
ACCOUNT NO. 0663  Capital One Bank P. O. Box 5155  Norcross, GA 30091	_						Notice Only
ACCOUNT NO. 5294  Chase 800 Brooksedge Blvd Westerville, OH 43081			Balance on Account				19,335.00
6continuation sheets attached			<u> </u>	Subt T	otal otal		\$ 19,829.85 \$

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Official Form 6F (10/06) - Cont.

In re _	Anna L. Berger		Case No	
		Dobton		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Chase   800 Brooksedge Blvd   10,123.00	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Chase P. O. Box 15919 Wilmington, DE 19850  ACCOUNT NO. Chase Bank c/o Michael D. Fine 131 S. Dearborn Street Chicago, IL 60603  ACCOUNT NO. 5228 Citibank 7920 NW 110th Street Kansas City, MO 64153  Balance on Account  Citibank P. O. Box 6241  Notice Only  Notice Only	Chase 800 Brooksedge Blvd Westerville, OH 43081			Balance on Account				10,123.00
Chase Bank c/o Michael D. Fine 131 S. Dearborn Street Chicago, IL 60603  ACCOUNT NO. 5228 Citibank 7920 NW 110th Street Kansas City, MO 64153  Balance on Account  Citibank P. O. Box 6241  Notice Only  Notice Only  1,607.00	ACCOUNT NO. 5294  Chase P. O. Box 15919  Wilmington, DE 19850							Notice Only
Citibank 7920 NW 110th Street Kansas City, MO 64153  ACCOUNT NO. 5228  Citibank P. O. Box 6241  Notice Only  Notice Only  1,607.00	ACCOUNT NO.  Chase Bank c/o Michael D. Fine 131 S. Dearborn Street Chicago, IL 60603							Notice Only
Citibank P. O. Box 6241	ACCOUNT NO. 5228  Citibank 7920 NW 110th Street Kansas City, MO 64153							Notice Only
	ACCOUNT NO. 5228  Citibank P. O. Box 6241  Sioux Falls, SD 57117			Balance on Account				1,607.00

Total ➤ \$

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Official Form 6F (10/06) - Cont.

In re _	Anna L. Berger	,	Case No	
		Debter		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8732  Discover Financial P. O. Box 15316  Wilmington, DE 19850			Balance on Account				13,815.00
ACCOUNT NO. 8732  Discover Financial P. O. Box 3025  New Albany, OH 43054							Notice Only
ACCOUNT NO. 0402  HSBC P. O. Box 5213 Carol Stream, IL 60197							Notice Only
ACCOUNT NO. 0402  HSBC NV P. O. Box 19360 Portland, OR 97280			Balance on Account				1,184.00
ACCOUNT NO. 0052  Kohls P. O. Box 3120  Milwaukee, WI 53201							Notice Only
Sheet no. 2 of 6 continuation sheets atta to Schedule of Creditors Holding Unsecured Nonpriority Claims	ched			Sub		_  >  >	\$ 14,999.00

Nonpriority Claims

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Official Form 6F (10/06) - Cont.

In re _	Anna L. Berger	,	Case No	
		Dobtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0052			Balance on Account		Ė		
Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051							599.00
ACCOUNT NO. 1462			Balance on Account				
Northwest Community Day Surgery 675 West Kirchoff Road Arlington Heights, IL 60005							79.90
ACCOUNT NO. 1462	T						
Northwest Community Day Surgery c/o C. B. Accounts, Inc. 1101 Main Street Peoria, IL 61606							Notice Only
ACCOUNT NO. 7666	T						
Northwest Community Day Surgery c/o Pellettieri & Assoc. 991 Oak creek Drive Lombard, IL 60148-6408							Notice Only
ACCOUNT NO. 8121			Balance on Account				
Northwest Community Hospital 800 West Central Road Arlington Heights, IL 60005							42.59
Sheet no. 3 of 6 continuation sheets atta	ched			Sub	tota	l≻	\$ 721.49
to Schedule of Creditors Holding Unsecured Nonpriority Claims				Т	ota	l <b>&gt;</b>	

Nonpriority Claims

Total ➤ \$

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Official Form 6F (10/06) - Cont.

In re _	Anna L. Berger		Case No		
		Dobtor		(If known)	

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0854			Balance on Account				
Northwest Community Hospital 800 West Central Road Arlington Heights, IL 60005							23.48
ACCOUNT NO. 8121				$\dagger$			
Northwest Community Hospital c/o C.B. Accounts, Inc. 1101 Main Street Peoria, IL 61606							Notice Only
ACCOUNT NO. 9922	+						
Northwest Community Hospital c/o Pellettieri & Assoc. 991 Oak Creek Drive Lombard, IL 60148-6408							Notice Only
ACCOUNT NO. 0257			Balance on Account	$\dagger$			
Northwest Sub Anesthesia P. O. Box 88648 Chicago, IL 60680-1648							85.50
ACCOUNT NO. 5306	+		Balance on Account				
Quest Diagnostics 1355 Mittel Boulevard Wood Dale, IL 60191-1024							11.00
Sheet no. 4 of 6 continuation sheets a	ttached			Sub	tota	l <b>&gt;</b>	\$ 119.98
o Schedule of Creditors Holding Unsecured Nonpriority Claims				7	Cota	l <b>&gt;</b>	

Total ➤ \$

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Official Form 6F (10/06) - Cont.

In re _	Anna L. Berger	,	Case No	·
		Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3848  T. A. Zamirowski, Jr. MD 1792 Oakton Street Des Plaines, IL 60018			Balance on Account				121.46
ACCOUNT NO. 9238							
Target P. O. Box 1327 Minneapolis, MN 55440							Notice Only
ACCOUNT NO. 9238				$\dagger$			
Target National Bank c/o I. C. System, Inc. P. O. Box 64437 St. Paul, MN 55164-0437							Notice Only
ACCOUNT NO. 9238	$\dashv$		Balance on Account	T			
TNB - Target P. O. Box 673 Minneapolis, MN 55440							1,313.00
ACCOUNT NO. 4148	-		Balance on Account	+			
Wauconda Animal Hospital 197 Thomas Court Wauconda, IL 60084							287.75
Sheet no5 of _6 continuation sheets to Schedule of Creditors Holding Unsecured				Sub	tota	l <b>≻</b>	\$ 1,722.21
Nonpriority Claims				7	Γota	1>	\$

Nonpriority Claims

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Official Form 6F (10/06) - Cont.

In re _	Anna L. Berger	,	Case No	
		Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3327			Balance on Account				
Womancare PC P. O. Box 95379 Palatine, IL 60095-0379							408.18
ACCOUNT NO.	<u> </u>						
ACCOUNT NO.	+						
ACCOUNT NO.							
ACCOUNT NO.	igg						

to Schedule of Creditors Holding Unsecured Nonpriority Claims

49,530.71

Official Form B6G (10/05)

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In re	Anna L. Berger	_ Case No.	
	Debtor	_	(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

$   \sqrt{} $	Check this box if debtor has no executory contracts or unexpired lease
---------------	--

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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(10/05)		

Case 07-17931 [
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Desc	Main
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In re	Anna L. Berger	Case No.	
	Debtor		(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

- 1	١
V	]

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital

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DEPENDENTS OF DEBTOR AND SPOUSE

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In re_	Anna L. Berger	Case		
	Debtor	Case	(if known)	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Status: Single	RELATIONSHIP(S): No dependents		AGE(S):		
Employment: Occupation	DEBTOR Loan Servicer		SPOUSE		
Name of Employer	Washington Mutual				
How long employed	10 Years				
Address of Employer	Vernon Hills, Illinois		N.A.		
<ul> <li>Current monthly gross wa (Prorate if not paid mo</li> <li>Estimated monthly overting</li> <li>SUBTOTAL</li> <li>LESS PAYROLL DEDUCTION</li> <li>a. Payroll taxes and soccious insurance</li> <li>b. Insurance</li> <li>c. Union Dues</li> </ul>	CTIONS	\$ . \$ . \$ . \$ . \$ . \$ .	565.50 0.00 0.00	\$\$ \$\$ \$\$ \$\$	N.A. N.A. N.A. N.A. N.A. N.A. N.A. N.A.
. SUBTOTAL OF PAYROI	LL DEDUCTIONS	\$	565.50	\$	N.A.
TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,046.56	\$	N.A.
<ul><li>Regular income from ope (Attach detailed statemen</li><li>Income from real property</li><li>Interest and dividends</li></ul>		\$ \$ \$	0.00	\$ \$ \$	N.A. N.A.
debtor's use or that of dep 1. Social security or other g	government assistance	\$	0.00	\$ \$	N.A.
2. Pension or retirement inc 3. Other monthly income (Specify)	come	\$ \$ \$ \$	0.00	\$ \$ \$	N.A. N.A. N.A.
4. SUBTOTAL OF LINES	7 THROUGH 13	\$		\$	N.A.
	INCOME (Add amounts shown on Lines 6 and 14)	\$	2,046.56	\$	N.A.
	E MONTHLY INCOME (Combine column totals only one debtor repeat total reported on line 15.)		\$	2,046.56	_,

on Statistical Summary of Certain Liabilities and Related Data)

1/.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document	ıt:
	Employment levoff is expected by December 1, 2007; Fother will help meet expenses if leid off	

Employment layoff is expected by December 1, 2007; Father will help meet expenses if laid off.	

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		Document	Page 25 of 46	

In re	Anna L. Berger	Case No.
	Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL	L DEBTOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.	tor's family at time case
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separal labeled "Spouse."	ate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$802.00
a. Are real estate taxes included?  b. Is property insurance included?  Yes No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$200.00_
b. Water and sewer	\$40.00_
c. Telephone	\$80.00
d. Other <u>Cable Television</u>	\$80.00_
3. Home maintenance (repairs and upkeep)	\$75.00_
4. Food	\$275.00_
5. Clothing	\$ 25.00
6. Laundry and dry cleaning	\$10.00_
7. Medical and dental expenses	\$85.00_
8. Transportation (not including car payments)	\$ 275.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$10.00_
7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10.Charitable contributions 11.Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d.Auto e. Other	\$0.00_
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00_
b. Life	\$0.00_
© c. Health	\$0.00_
<sup>©</sup> d.Auto	\$45.00_
e. Other	\$
is (Specify)	\$
g 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	0.00
a. Auto	\$ 0.00
a. Auto b. Other Homeowners Association c. Other Home Security System	
c. Other Home Security System	
14. Alimony, maintenance, and support paid to others	\$0.00_
25. 15. Payments for support of additional dependents not living at your home	\$0.00_
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  Bankruptcy Attorneys Fees	\$0.00
	\$ <u>200.00</u>
§ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$2,477.00_
gif applicable, on the Statistical Summary of Certain Liabilities and Related Data)	on of this document
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filin None	g of this document:

None

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$2,046.56_
b. Average monthly expenses from Line 18 above	\$2,477.00_
c. Monthly net income (a. minus b.)	\$430.44_

Official Form 6 - Summary (10/06)

### **United States Bankruptcy Court**

Northern District of Illinois

Anna L. Berger In re		Case No.	
	Debtor		
		Chapter _	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 93,000.00		
B – Personal Property	YES	3	\$ 35,115.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 91,250.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 49,530.71	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,046.56
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 2,477.00
тот	TAL .	19	\$ 128,115.00	\$ 140,780.71	

# Official Symmetry (4)(40) 10/01/07 Entered 10/01/07 12:25:53 Desc Main United States Bairr uptey Court Northern District of Illinois

In re	Anna L. Berger		Case No.	
		Debtor		
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$ (	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$	0.00
Student Loan Obligations (from Schedule F)	\$ (	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ (	0.00
TOTAL	\$ (	0.00

### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 2,046.56
Average Expenses (from Schedule J, Line 18)	\$ 2,477.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 2,612.06

### **State the Following:**

State the Lond wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 49,530.71
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 49,530.71

Official Form (Case 07-17931) Doc 1 Filed 10/01/07 Entered 10/01/07 12:25:53 Desc Main Document Page 28 of 46

In re	Anna L. Berger	Case No
-	Debtor	(If known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

I declare under penalty of perjury that I have read summary page plus 2), and that they are true and correct to	the foregoing summary and schedules, consisting of sheets (total shown on the best of my knowledge, information, and belief.
Date October 1, 2007	Signature: /s/ Anna L. Berger
	Debtor:
Date	Signature: Not Applicable
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
110(h) and 342(b); and, (3) if rules or guidelines have been pro-	s document and the notices and information required under 11 U.S.C. §§ 110(b), comulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable of the maximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	tle (if any), address, and social security number of the officer, principal, responsible person, or parti
Address X	
Signature of Bankruptcy Petition Preparer	Date
	or assisted in preparing this documen, unless the bankruptcy petition preparer is not an individualt:
If more than one person prepared this document, attach additional signed .	sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 18 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 1
DECLARATION UNDER PENALTY OF PE	RJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
or an authorized agent of the partnership ] of the	ident or other officer or an authorized agent of the corporation or a member  [corporation or partnership] named as debtor the foregoing summary and schedules, consisting ofsheets (total rect to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]

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### Doc 1 Filed 10/01/07 Entered 10/01/07 12:25:53 UNITED STATES BARNIFER BILLION COURT Case 07-17931 Desc Main

Northern District of Illinois

In Re	Anna L. Berger	Case No.
_		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name. case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2007	\$23,877.00	Employment	
2006	\$33,381.00		
2005	\$29,839.00		

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly mortgage payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**  AMOUNT PAID

AMOUNT STILL

**OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Chase Bank USA v. Anna L. Berger Case No. 07 M1 183889

Collection on Account

Circuit Court of Cook County, Illinois

Pending

None X

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE** 

DESCRIPTION AND VALUE OF PROPERTY

### Repossessions, foreclosures and returns

None  $\boxtimes$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

9/26/07

Payor: Debtor

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

James T. Magee Magee, Negele & Associates, P.C.

Magee, Negele & Associates, P.C. 444 North Cedar Lake Road Round Lake. Illinois 60073

\$700.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 $\square$ 

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 $\boxtimes$ 

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

769 Portsmouth Drive Island Lake, Illinois 60042 Same Name May, 2006

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

TAXPAYER I.D. NO. (EIN)

**ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

# Case 07-17931 Doc 1 Filed 10/01/07 Entered 10/01/07 12:25:53 Desc Main Document Page 37 of 46

October 1, 2007	October 1, 2007	Signature	/s/ Anna L. Berger	
		of Debtor	ANNA L. BERGER	
			BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 1	
		this document and the no		
if rule parers,	s or guidelines have been promulgated pursuant	to 11 U.S.C. § 110 settir	ptices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b) as a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the	
if rule parers, tor, as	s or guidelines have been promulgated pursuant I have given the debtor notice of the maximum a	to 11 U.S.C. § 110 settir	ng a maximum fee for services chargeable by bankruptcy petition	
if rule parers, tor, as	s or guidelines have been promulgated pursuant I have given the debtor notice of the maximum a required in that section.	to 11 U.S.C. § 110 settir	ag a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the Social Security No.	
if rule parers, tor, as nted or	s or guidelines have been promulgated pursuant I have given the debtor notice of the maximum a required in that section.	to 11 U.S.C. § 110 settir imount before preparing a	ag a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the Social Security No.  (Required by 11 U.S.C. § 110(c).)	
if rule parers, otor, as nted or dress mes and	s or guidelines have been promulgated pursuant I have given the debtor notice of the maximum a required in that section.  Typed Name of Bankruptcy Petition Preparer  d Social Security numbers of all other individuals	to 11 U.S.C. § 110 setting to the preparing a setting to the preparing a setting to the prepared or assisted to the prepared to the prepar	ag a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the Social Security No.  (Required by 11 U.S.C. § 110(c).)	
if rule parers, otor, as nted or dress mes an	s or guidelines have been promulgated pursuant I have given the debtor notice of the maximum a required in that section.  Typed Name of Bankruptcy Petition Preparer  d Social Security numbers of all other individuals	to 11 U.S.C. § 110 setting to the preparing a setting to the preparing a setting to the prepared or assisted to the prepared to the prepar	ag a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the Social Security No.  (Required by 11 U.S.C. § 110(c).)	

0 continuation sheets attached

Form B8 (Official Form 8) Case 07-17931 Doc 1 Filed 10/01/07 Entered 10/01/07 12:25:53 Desc Main Document Page 38 of 46 UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Anna L. Berger		, Case No.			
	Debtor	-	Chapt	er 7	
CE	HAPTER 7 INDIVIDUAL D	DEBTOR'S STATEM	MENT OF INT	ENTION	
I have filed a schedu	le of assets and liabilities which le of executory contracts and un lowing with respect to the prope	expired leases which in	cludes personal p	roperty subject to an	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
Residence	CitiMortgage, Inc.		<b>\</b>		<b>√</b>
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
Date: October 1, 2007		L. Berger	NNA L. BERG	ER	

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### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition prepare and have provided the debtor with a copy of this document and the notices and rehave been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for notice of the maximum amount before preparing any document for filing for a delation of the delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the maximum amount before preparing any document for filing for a delation of the filing for a delation of the maximum amount before preparing any document for filing for a delation of the filing for a delati	r services chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the nat principal responsible person or partner who signs this document.	me, title (if any), address, and social security number of the officer,
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepare preparer is not an individual:	ed or assisted in preparing this document unless the bankruptcy petition
If more than one person prepared this document, attach additional signed	d sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
- <u></u>	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Anna L. Berger	X/s/ Anna L. Berger October 1, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

## UNITED STATES BANKRUPTCY COURT NORHTERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Anna L. Berger	Chapter 7
VERIFIC	ATION OF MAILING MATRIX
The above-named Debtor(s) he true and correct to the best of n	ereby verifies that the attached list of creditors is ny (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

Case 07-17931 Doc 1 Filed 10/01/07 Entered 10/01/07 12:25:53 Desc Main Document Page 43 of 46 Arlington Ridge Pathology Discover Financial Northwest Community 520 east 22nd Street Hospital P. O. Box 15316 800 West Central Road Lombard, IL 60148 Wilmington, DE 19850 Arlington Heights, IL 60005 Capital One Bank Discover Financial Northwest Community 11013 West Broad Street P. O. Box 3025 Hospital Glen Allen, VA 23060 New Albany, OH 43054 c/o C.B. Accounts, Inc. 1101 Main Street Peoria, IL 61606 Capital One Bank **HSBC** Northwest Community P. O. Box 5155 P. O. Box 5213 Hospital Norcross, GA 30091 Carol Stream, IL 60197 c/o Pellettieri & Assoc. 991 Oak Creek Drive Lombard, IL 60148-6408 Chase HSBC NV Northwest Sub Anesthesia P. O. Box 19360 800 Brooksedge Blvd P. O. Box 88648 Westerville, OH 43081 Portland, OR 97280 Chicago, IL 60680-1648 Chase Kohls **Quest Diagnostics** 800 Brooksedge Blvd P. O. Box 3120 1355 Mittel Boulevard Westerville, OH 43081 Milwaukee, WI 53201 Wood Dale, IL 60191-1024 Chase Kohls/Chase T. A. Zamirowski, Jr. MD P. O. Box 15919 N56 W 17000 Ridgewood Dr 1792 Oakton Street Menomonee Falls, WI 53051 Wilmington, DE 19850 Des Plaines, IL 60018 Northwest Community Day Surgery Chase Bank **Target** c/o Michael D. Fine 675 West Kirchoff Road P. O. Box 1327 Arlington Heights, IL 60005 Minneapolis, MN 55440 131 S. Dearborn Street Chicago, IL 60603 Citibank Northwest Community Day Surgery Target National Bank c/o C. B. Accounts, Inc. c/o I. C. System, Inc. 7920 NW 110th Street Kansas City, MO 64153 P. O. Box 64437

1101 Main Street Peoria, IL 61606

Northwest Community Day Surgery

c/o Pellettieri & Assoc. 991 Oak creek Drive Lombard, IL 60148-6408

Citimortgage, Inc. Northwest Community Hospital

800 West Central Road Arlington Heights, IL 60005 P. O. Box 673 Minneapolis, MN 55440

TNB - Target

St. Paul, MN 55164-0437

Wauconda Animal Hospital 197 Thomas Court

Wauconda, IL 60084

P. O. Box 9442

Gaithersburg, MD 20898

Citibank

P. O. Box 6241

Sioux Falls, SD 57117

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Womancare PC P. O. Box 95379 Palatine, IL 60095-0379

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# United States Bankruptcy Court Northern District of Illinois

	In re Anna L. Berger	Case No				
		Chapter 7				
	Debtor(s)					
	DISCLOSURE OF COMPENSAT	TION OF ATTORNEY FOR DEBTOR				
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follow s:					
	For legal services, I have agreed to accept	\$\$\$				
	Prior to the filing of this statement I have received					
	Balance Due	\$1,629.00				
2.	The source of compensation paid to me was:					
	☑ Other (specify)					
3.	The source of compensation to be paid to me is:					
	☐ Other (specify)					
4. asso	I have not agreed to share the above-disclosed comciates of my law firm.	pensation with any other person unless they are members and				
of my		nsation with a other person or persons who are not members or associates if the names of the people sharing in the compensation, is attached.				
5.		ender legal service for all aspects of the bankruptcy case, including:				
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. [Other provisions as needed]  Upon confirmation of written Post-Petition Fee Agreement for payment of Balance Due, representation of the Debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof.						
6. Rep	By agreement with the debtor(s), the above-disclosed for esentation of the debtor in adversary proceedings	<u>~</u>				
		CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.					
	October 1, 2007	/s/ James T. Magee				
	Date	Signature of Attorney				
		Magee, Negele & Associates, P.C.  Name of law firm				

# Case 07-17931 Dog NITE 15 & 12/03 ANT REPORT OF 12:25:53 Desc Main NORTHERN DISTRICT OF 12:25:53

FACTERN	DIVISION
LASILINI	DIVIDION

IN RE	E:		)	Chapter 7	
Anna L. Berger		erger	)	Bankruptcy Case No.	
		•	)		
			)		
	Debtor	(s).	)		
		<b>DECLARATION REGARD</b> Signed by Debtor(s) or Corpor			
PART	I - DE	CLARATION OF PETITIONER		Date:	
A. To be completed in all cases.		completed in all cases.		<del></del>	
	, the uninformation provide attorne I(we) u	ation I(we) have given my (our)attorney, included in the electronically filed petition, statements y sending the petition, statements, schedules, and erstand that this DECLARATION must be file.	ling s, a nd ile	member, <i>hereby declare under penalty of perjury</i> that the g correct social security number(s) and the information and schedules is true and correct. I(we) consent to my(our) this DECLARATION to the United States Bankruptcy Court. d with the Clerk in addition to the petition. I(we) understand ase to be dismissed pursuant to 11 U.S.C. sections 707(a) and	
B.	To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.				
	$\boxtimes$		ch	der chapter 7, 11, 12, or 13 of Title 11 United States Code; such chapter; I(we) choose to proceed under chapter 7; oter 7.	
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.				
				mation provided in this petition is true and correct and that I alf of the debtor. The debtor requests relief in accordance	
	Signatu			Signature:	
		(Debtor or Corporate Officer, Partner or Men	nbe	er) (Joint Debtor)	